Residential Assistance for Families in Transition (RAFT) Emergency Rental & Mortgage Assistance (ERMA)

For individuals and families at risk of being displaced or forced to leave due to their homes due to COVID-19 employment loss, there are programs that can help.

RAFT and ERMA are programs that can provide eligible households up to $4,000 to help keep their housing, obtain new housing, or otherwise avoid becoming homeless, regardless of source of income or lack of income.

**Who is Eligible?**

- Families
- Individuals
- Unaccompanied youth
- See income eligibility
- Federal immigration status has no impact on eligibility for most of this funding.

**How can Funds Be Used?**

Eligible households can receive up to $4,000 in a 12 month period. Funds can be used for:

- Rental or mortgage arrearages
- Short-term rental stipends
- First & last month’s rent
- Security deposits

**How is ERMA Different from RAFT?**

RAFT is targeted to households up to 50%AMI while ERMA focuses on households between 50-80% AMI.

**Difference in Income Limits:**

<table>
<thead>
<tr>
<th>Household size</th>
<th>Annual income limit for RAFT (50%)</th>
<th>Annual income limit for ERMA (80%AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$29,900</td>
<td>$47,850</td>
</tr>
<tr>
<td>2</td>
<td>$34,200</td>
<td>$54,650</td>
</tr>
<tr>
<td>3</td>
<td>$38,450</td>
<td>$61,500</td>
</tr>
<tr>
<td>4</td>
<td>$42,700</td>
<td>$68,300</td>
</tr>
<tr>
<td>5</td>
<td>$46,150</td>
<td>$73,800</td>
</tr>
<tr>
<td>6</td>
<td>$49,550</td>
<td>$79,250</td>
</tr>
</tbody>
</table>

**Application Process:**

There is a single application process for RAFT and ERMA. Households seeking assistance will first be asked about their household income. If their income is below 80% AMI, they will begin the RAFT/ERMA application. If their gross income exceeds 80% AMI, they will be referred to other resources.

Franklin County Regional Housing & Redevelopment Authority
241 Millers Falls Rd Turners Falls MA, 01376

www.fcrhra.org or 413-863-9781 ext. 150

Are you unable to pay your rent or mortgage due to COVID-19?